

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-26288-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark J. Pilatowski  
21 Sweetman Lane  
West Milford, NJ 07480

April K. Pilatowski  
21 Sweetman Lane  
West Milford, NJ 07480

Social Security No.:

xxx-xx-3900

xxx-xx-0156

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on November 7, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 7, 2019

JAN: slm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mark J. Pilatowski  
 April K. Pilatowski  
 Debtors

Case No. 18-26288-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db/jdb  
 cr +Mark J. Pilatowski, April K. Pilatowski, 21 Sweetman Lane, West Milford, NJ 07480-2932  
 +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 517701198 +Lakeview Loan Servicing, 4425 Ponce De Leon Blvd, Miami, FL 33146-1837  
 517701200 +Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Box 1269,  
 Mount Laurel, NJ 08054-2239  
 517701202 +MSB Bank, 1797 NE Expressway, Atlanta, GA 30329-7803  
 517729464 +Nelnet on behalf of ASA, PO Box 16129, ST. Paul, MN 55116-0129  
 517729358 +Nelnet on behalf of GLHEC, PO Box 8961, Madison, WI 53708-8961  
 517701205 +Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517701207 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)  
 517759792 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2019 00:06:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2019 00:06:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Nov 08 2019 04:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 cr EDI: BL-TOYOTA.COM Nov 08 2019 04:28:00 Toyota Motor Credit Corporation c/o BECKETT & LEE L,  
 P.O. Box 3001 Dept., Malvern, PA 19355-0701  
 517801107 EDI: GMACFS.COM Nov 08 2019 04:23:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004  
 517701189 +EDI: GMACFS.COM Nov 08 2019 04:23:00 Ally Financial, Box 380901,  
 Bloomington, MN 55438-0901  
 517701190 +EDI: AMEREXPR.COM Nov 08 2019 04:28:00 American Express Bank, FSB, 4315 South 2700 West,  
 Salt Lake City, UT 84184-0002  
 517756041 EDI: BECKLEE.COM Nov 08 2019 04:23:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517701191 +EDI: BANKAMER2.COM Nov 08 2019 04:28:00 Bank of America, NA, 100 North Tryon Street,  
 Charlotte, NC 28202-4000  
 517701192 +EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One Bank, 4851 Cox Road,  
 Glen Allen, VA 23060-6293  
 517773243 EDI: CAPITALONE.COM Nov 08 2019 04:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517701193 +EDI: CHASE.COM Nov 08 2019 04:28:00 Chase/Bank One Card Serv, Box 15298,  
 Wilmington, DE 19850-5298  
 517701194 +EDI: WFNBN.COM Nov 08 2019 04:28:00 Comenity Bank, One Righter Pkwy, Suite 100,  
 Wilmington, DE 19803-1533  
 517701195 +EDI: TSYS2.COM Nov 08 2019 04:28:00 DSNB Macy's, Box 8218, Mason, OH 45040-8218  
 517831230 EDI: Q3G.COM Nov 08 2019 04:23:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 517969485 EDI: ECMC.COM Nov 08 2019 04:23:00 Educational Credit Management Corporation,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 517969486 EDI: ECMC.COM Nov 08 2019 04:23:00 Educational Credit Management Corporation,  
 P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 517701196 +EDI: CITICORP.COM Nov 08 2019 04:28:00 Home Depot, Box 6497, Sioux Falls, SD 57117-6497  
 517701197 EDI: IRS.COM Nov 08 2019 04:28:00 Internal Revenue Service, Box 7346,  
 Philadelphia, PA 19101-7346  
 517829741 E-mail/PDF: resurgentbknofications@resurgent.com Nov 08 2019 00:02:37  
 LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Issuance,  
 Grantor Trust Series 2016-NP1, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517701199 +E-mail/Text: bk@lendingclub.com Nov 08 2019 00:07:14 Lending Club Corp., Dept. 34268,  
 Box 39000, San Francisco, CA 94139-0001  
 517787923 +EDI: MID8.COM Nov 08 2019 04:28:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517701201 +EDI: MID8.COM Nov 08 2019 04:28:00 Midland Funding LLC, 2365 Northside Drive, Ste 30,  
 San Diego, CA 92108-2709  
 517701203 E-mail/Text: electronicbkydocs@nelnet.net Nov 08 2019 00:07:00 NelNet Student Loans,  
 3015 S Parker Road, Suite 400, Denver, CO 80201-1649  
 517819763 EDI: PRA.COM Nov 08 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
 POB 41067, Norfolk VA 23541  
 517828732 EDI: PRA.COM Nov 08 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 517823008 EDI: PRA.COM Nov 08 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Nautilus,  
 POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Nov 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517823014 EDI: PRA.COM Nov 08 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Pc Richard,  
POB 41067, Norfolk VA 23541  
517701204 +EDI: PRA.COM Nov 08 2019 04:23:00 Portfolio Recovery Services, 120 Corporate Blvd,  
Ste 100, Norfolk, VA 23502-4952  
517813178 EDI: Q3G.COM Nov 08 2019 04:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517701206 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 08 2019 00:02:34 Regional Acceptance Corp.,  
1424 E. Fire Tower Road, Greenville, NC 27858-4105  
517701208 EDI: RMSC.COM Nov 08 2019 04:28:00 Synch/Nautilus, Box 965036, Orlando, FL 32896-5036  
517701209 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synch/PC Richard, Box 965036, Orlando, FL 32896-5036  
517702521 +EDI: RMSC.COM Nov 08 2019 04:28:00 Synch/PC Richard, Box 965036, Orlando, FL 32896-5036  
PO Box 41021, Norfolk, VA 23541-1021  
517701210 EDI: RMSC.COM Nov 08 2019 04:28:00 Synch/PC Richard, Box 965004, Orlando, FL 32896-5004  
517866353 EDI: BL-TOYOTA.COM Nov 08 2019 04:28:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517701212 +EDI: WFFC.COM Nov 08 2019 04:28:00 WFFNB/R&F, Box 14517, Des Moines, IA 50306-3517  
517768743 EDI: WFFC.COM Nov 08 2019 04:28:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
517765435 EDI: WFFC.COM Nov 08 2019 04:28:00 Wells Fargo Bank, N.A.,  
Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
517701211 +EDI: WFFC.COM Nov 08 2019 04:28:00 Wells Fargo EFS, Box 5185,  
Sioux Falls, SD 57117-5185

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517830236 LAKEVIEW LOAN SERVICING, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkggroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
Ralph A Ferro, Jr on behalf of Joint Debtor April K. Pilatowski ralphferrojr@msn.com  
Ralph A Ferro, Jr on behalf of Debtor Mark J. Pilatowski ralphferrojr@msn.com  
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8